

Dental/Vision Plan Offered With Advantage 65



Administered by Anthem Blue Cross and Blue Shield

July 1, 2003

Your group may choose to offer the Dental/Vision plan with the Advantage 65 plan. For a complete description of the benefits and exclusions, please see the Dental/Vision Member Handbook.

How The Plan Works

Dental Benefits

The plan pays up to \$1,200 per member per calendar year. It also pays 100% of the allowable charge for diagnostic and preventive services, such as oral examinations and dental x-rays. It pays 80% of the allowable charge for primary services, such as fillings, re-cementing of crowns, inlays and bridges, or repair of removable dentures. The remaining 20% is your responsibility.

When you need services, simply present your plan identification card to your dentist. If you go to an Anthem network dentist, you will be responsible only for your coinsurance. If services are provided by a non-network dentist, you pay your coinsurance, plus any difference, if any, between the plan's allowable charge for a covered service and the dentist's charge. Network dentists are listed on the Web at www.anthem.com, or call Anthem Member Services toll-free at **1-800-552-2682** to determine if a dentist is in the network.

Dental Benefits Highlights

	The Plan Pays
<i>Diagnostic And Preventive Services</i>	100% of the allowable charge
▲ Two of each per benefit period of services such as: <ul style="list-style-type: none">• Oral exams, bitewing x-rays, prophylaxis, topical fluoride applications, pulp vitality tests	
▲ One full-mouth x-ray every 36 months	
<i>Primary Services</i>	80% of the allowable charge
▲ Examples: Fillings, root canal therapy, oral surgical procedures, periodontic services, general anesthesia	
<i>Benefit Period</i>	One calendar year
<i>Maximum Payment</i>	\$1,200 per calendar year

Vision Benefits

Once every 24 months, the plan pays a set amount for one routine eye exam, one pair of eyeglass frames and one pair of eyeglass lenses or contact lenses. The plan pays up to \$40 for one routine eye exam; up to \$75 for one pair of frames; up to \$50 per pair of single lenses; up to \$75 per pair of bifocal lenses; up to \$100 per pair of trifocal lenses; and up to \$100 for contact lenses. You are responsible for paying any costs above what the plan pays.

Present your plan identification card to your eye care professional when you need services. You may receive services from any licensed ophthalmologist, optometrist, or optician. You pay the provider's charge minus the plan's payment. You may need to file a claim for reimbursement. The provider may choose to file a claim for you, or you may need to file your own claim for reimbursement.

(continued on the reverse...)

Vision Benefits Highlights

	The Plan Pays
<i>Routine Vision Exam</i> (once every 24 months)	Provider's charge up to a maximum of \$40 per routine exam
<i>Frames</i> (one pair every 24 months)	Provider's charge up to a maximum of \$75 per pair
<i>Lenses</i> (one pair of eyeglass lenses or any type of contact lenses every 24 months)	Provider's charge up to the maximum amounts specified below for the types of lenses provided:
▲ Single lenses	\$50 per pair
▲ Bifocal lenses	\$75 per pair
▲ Trifocal lenses	\$100 per pair
▲ Contact lenses (hard, soft, or disposable)	\$100

If You Need Assistance

Anthem Blue Cross and Blue Shield

For assistance, please call Anthem Member Services:
(804) 355-8506 in Richmond
1-800-552-2682 outside Richmond
Monday through Friday 8:00 a.m. – 6:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m.

On the Web at www.anthem.com

The Local Choice

The Local Choice Health Benefits Program
Commonwealth of Virginia
Department of Human Resource Management
101 North 14th Street – 13th Floor
Richmond, VA 23219

On the Web at www.thelocalchoice.state.va.us

NOTE: This is not a policy. This is a brief summary of benefits under the Dental/Vision Plan offered with Advantage 65. If you enroll in the plan, you will receive a Dental/Vision Plan Member Handbook with detailed information about the benefits, exclusions, limitations, and your responsibilities under the plan.